Case 04-33506 Doc 1 Filed 09/09/04 Entered 09/09/04 16:05:07 Desc Petition (Official Form 1) (12/03) Page 1 of 6

FORM B1 United States Bankru Northern District of	Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Adams, Eric E.	Name of Joint Debtor (Spouse) (	(Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joi (include married, maiden, and tr	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D (if more than one, state all):  xxx-xx-5461	D. No. Last four digits of Soc. Sec. No. / (if more than one, state all):	Complete EIN or other Tax I.D. No.
Street Address of Debtor (No. & Street, City, State & Zip Code) 17045 Maryland South Holland, IL 60473	): Street Address of Joint Debtor (N	o. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:	al-makudephudente sekurunga pagalangan pagangganggang pagangan pagangan pagangan pagangan pagangan pagangan pa
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor	(if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):  Information Regarding Venue (Check any applicable box)	; the Debtor (Check the Applicable Boxes	
Debtor has been domiciled or has had a residence, princip preceding the date of this petition or for a longer part of s  There is a bankruptcy case concerning debtor's affiliate, g	such 180 days than in any other District.	
Type of Debtor (Check all boxes that apply) Individual(s)	the Petition is	Sankruptcy Code Under Which Filed (Check one box) Chapter 11 Chapter 13 Chapter 12 of foreign proceeding
Nature of Debts (Check one box)  Consumer/Non-Business	Full Filing Fee attached Filing Fee to be paid in insta  Must attach signed applicati certifying that the debtor is u	(Check one box)  llments (Applicable to individuals only.) on for the court's consideration nable to pay fee except in installments.  Form No. 3.
11 U.S.C. § 1121(e) (Optional)  Statistical/Administrative Information (Estimates only)  Debtor estimates that funds will be available for distributio  Debtor estimates that, after any exempt property is exclude will be no funds available for distribution to unsecured cree	ed and administrative expense F11@d: ditors.	U.S. Bankruptcy Court rthern District Of Illinois 89/89/2084 6:86:11 ERIC E ADAMS
Estimated Number of Creditors 1-15 18-49 50-96	O O O Chapter	4-33505 Fee: 194 : 13 Rec. # : 3100224
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$50,000 \$1 million	\$10,000,001 to \$50,000,001 to \$41 a 48 \$50 million CenfHrs	: 10/12/2004 B 02:00PM : 11/04/2004 B 11:00AM
Estimated Debts  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$50,000 \$1 million	\$10,000,001 to \$50,000,001 to \$50,000,001 to \$50 million \$100 million \$1:043%3	

	ntered 09/09/04 16:05:07	Desc Petition
A STREET A T CURCEASE	2Nam6of Debtor(s): Adams, Eric E.	FORM B1, Page 2
(This page must be completed and filed in every case)		
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	tional sheet)
Location	Case Number:	Date Filed:
Where Filed: - None -		
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
- None -		
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)		hibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is require	ed to file periodic reports (e.g., forms
petition is true and correct.		nd Exchange Commission pursuant to
If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities	Exchange Act of 1934 and is
and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	requesting relief under chapter 11)  Exhibit A is attached and made	de a new of this nativion
the relief available under each such chapter, and choose to proceed under	<ul> <li>Support to the control of the state of the s</li></ul>	
chapter 7.		hibit B f debtor is an individual
I request relief in accordance with the chapter of title 11, United States		imarily consumer debts)
Code, specified in this petition.	I, the attorney for the petitioner nam	ed in the foregoing petition, declare
x Com To adoms	that I have informed are actitioner the	fat [he or she] may proceed under
Signature of Debtor Eric E. Adams	chapter 7, 11, 12, or 13 of tile 11/1 explained the sailef available under	Jimited States Code, and have
•	I II A II VIA I A	Aria. V
X Company of the Date of the Company	X Signature of Attorney for Design	
Signature of Joint Debtor	Lorraine M. Greenberg #	
		hibit C
Telephone Number (If not represented by attorney)	Does the debtor own or have posses	
September 8, 2004	a threat of imminent and identifiable safety?	e harm to public health or
Date		d and made a part of this petition.
Signature of Attordey /	No	we was used a front or man forestor.
X June M Gleet.		r promotografica se promotografica se a se mano consecutiva del compositiva del consecutiva del consecutiva del
Signature of Attorney for Debtor(s)		torney Petition Preparer
Lorraine M. Greenberg # 03129023	I certify that I am a bankruptcy petit § 110, that I prepared this document	tion preparer as defined in 11 U.S.C.
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of t	his document.
Lorraind M. Greenberg & Associates	1,	
Firm Name	Printed Name of Bankruptcy Pe	tition Preparer
20 East Jackson Boulevard	• •	-
Sulte #800 Chicago, IL 60504	Social Security Number (Requi	red by 11 U.S.C.§ 110(c).)
Address		• • • • • • • • • • • • • • • • • • • •
312.408.0007 Fax: 312.427-8543		
Telephone Number	Address	,
September 6, 2004		
Date	Names and Social Security nun	nbers of all other individuals who
	prepared or assisted in preparin	g this document:
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this		
petition on behalf of the debtor.		8 at 4 4
The debtor requests relief in accordance with the chapter of title 11,	If more than one person prepare	ed this document, attach additional priate official form for each person.
United States Code, specified in this petition.		prices official form for cash person.
X	X Singatura of Barianatan Batisia	The second
Signature of Authorized Individual	Signature of Bankruptcy Petitio	n Preparer
Printed Name of Authorized Individual	Date	Mary Mary - AMERICA - Mary - America
	A bankruptcy petition preparer:	s failure to comply with the
Title of Authorized Individual	provisions of title 11 and the Fe Procedure may result in fines or	ederal Rules of Bankruptcy r imprisonment or both. 11
Date	U.S.C. § 110; 18 U.S.C. § 156.	-
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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.		
Eni E. Odons	September 8, 2004	
Debtor's Signature	Date	Case Number

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Account Recovery Svc 3031 N 114th St Milwaukee, WI 53222 Advance America et al 6419 Columbia Avenue Hammond, IN 46320 American Revenue Corp 8450 S Broadway Merrillville, IN 46410

AmeriCash Loans 17340 Torrence Avenue Lansing, IL 60438 Commercial Check Control, Inc. 7250 Beverly Blvd, Suite 200 Los Angeles, CA 90036-2560 Condor Capital Corp. 800 S. Oyster Bay Rd PO Box 9054 Hicksville, NY 11802-9054

Cook County Treasurer Attention: Law Dept. 118 N. Clark Street, Room 212 Chicago, IL 60602-1395

Custom Coll Srvs Inc 55 E 86th Ave Ste D Merrillville, IN 46410 First Premier Bank c/o Arrow Financial Services 5996 W. Touhy Niles, IL 60714

Four Seasons Heating & Air c/o Transworld Systems Inc 25 Northwest Point Blvd, Suite 750 Elk Grove Village, IL 60007

Great American Finance 205 W Wacker Dr Chicago, IL 60606

Heights Finance Corp # 8343 Indianapolis Blvd Highland, IN 46322

Home Coming Funding Ne 2711 N Haskell Ave. Sw 1 Dallas, TX 75204 Homecomings Financial P.O. Box 890036 Dallas, TX 75389 Indiana Dept. of Revenue c/o NCO Financial Systems, Inc 5441 Highway 90 West Mobile, AL 36619

Nco Fin/99 Po Box 41466 Philadelphia, PA 19101 One Iron Ventures, Inc. dba Instant Cash Advance 1205 East Sibley Blvd. Dolton, IL 60419

Rmi/Mcsi 18241 West Street Lansing, IL 60438

T-Mobile POB 742596 Cincinnati, OH 45274-2596 Village Of South Holland Office of the Traffic Compliance Ad 16226 Wausau Ave. South Holland, IL 60473 Case 04-33506 Doc 1 Filed 09/09/04 Entered 09/09/04 16:05:07 Desc Petition Page 5 of 6

#### United States Bankruptcy Court Northern District of Illinois

In re	Eric E. Adams	411 7 - 9 - 9 - 9 - 9 - 9 - 9 - 9 - 9 - 9 -	Case No.	
828 B W		Debtor(s)	Chapter	13
				the state of the s

### VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: September 8, 2004

Eric E. Adams
Signature of Debtor

#### IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE:	)	CHAPTE	R 13	
Eric E. Adams,	)	NO:		
Debtor.	, )			
DISCLOSURE	of fees undi	ER RULE 20	16(b)	
I certify that I am	the attorney	y for said	l Debtor(s)	and that
the compensation paid or ]	promised me	for the s	ervices re	ndered or
to be rendered in connect:	ion with sai	id case is	as follow	'S:
	paid to		at the he	earing or
attorneys fees to be held				
The source of the	compensation	on paid	or to be	paid is
Debtor(s)' funds; (Debtor	r and attor	neys have	entered	into the
rights and responsibilities	es fee agree	ement opti	on B;	
I have not shared or	agreed to s	share such	compensati	ion with
any other person, outside	member or r	egular as	sociate of	my law
firm, without exception.		P	a O	
Date: <u>September 9, 2004</u>	BY: LORRAINE	M. GREEN	BERG/& ASS	CIATES

LORRAINE M. GREENBERG & ASSOCIATES 20 E. JACKSON, SUITE 800 CHICAGO, ILLINOIS 60604 (312) 408-0007

ARDC #: 03129023